

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ivan Gonzalez  
Debtor

Case No. 17-03580-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.

db  
4962907 Ivan Gonzalez, PO Box 883, Tobyhanna, PA 18466-0883  
4962908 +CNAC/PA101, 2460 FREEMANSBURG AVE, EASTON, PA 18042-5318  
4962910 +ED FINANCIAL SERVICES, 120 N SEVEN OAKS DRIVE, KNOXVILLE, TN 37922-2359  
4962911 +FORTIS INSTITUTE-FORTY FORT, 166 SLOCUM STREET, FORTY-FORT, PA 18704-2936  
4962912 GEISINGER, 100 NORTH ACADEMY AVENUE, DANVILLE, PA 17822-3941  
4962913 JD BYRIDER, 110 N COURTLAND STREET, EAST STROUDSBURG, PA 18301-2104  
4962914 +JOZEF PODGORSKI, 9954 WISTARIA STREET, PHILADELPHIA, PA 19115-1718  
4962915 +LENDMARK FINANCIAL, 4645 VILLAGE SQUARE DR, SUITE H, PADUCAH, KY 42001-7448  
4962916 MONEY ONE FCU, 1441 MCCORMICK DRIVE, HYATTSVILLE, MD 20785  
4962917 +PENN CREDIT CORPORATION, 916 S 14TH STREET, HARRISBURG, PA 17104-3425  
4962918 PPL ELECTRIC UTILITIES, 827 HOUSMAN ROAD, ALLENTOWN, PA 18104-9392  
4962919 +SOLOMON & SOLOMON PC, PO BOX 15019, ALBANY, NY 12212-5019  
4962921 WOODFOREST NATIONAL BANK, WALMART SUPERCENTER, 3271 PA-940, MOUNT POCONO, PA 18344

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4962906 +EDI: CAPITALONE.COM Dec 04 2017 18:58:00 CAPITAL ONE BANK, PO BOX 30253,  
SALT LAKE CITY, UT 84130-0253  
4962909 +EDI: AMINFOFP.COM Dec 04 2017 18:58:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,  
SIOUX FALLS, SD 57104-4868  
4962912 EDI: IRS.COM Dec 04 2017 19:03:00 IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4962920 +EDI: TFSR.COM Dec 04 2017 18:58:00 TOYOTA MOTOR CREDIT, 240 GIBRALTAR RD SUITE 260,  
HORSHAM, PA 19044-2387

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,  
rmcdonald@sheilslaw.com;PA41@ecfbis.com;psheldon@sheilslaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor 1 Ivan Gonzalez  
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;eapotito@hotmail.com;vsmith@newmanwilliams.com

TOTAL: 4

**Information to identify the case:**Debtor 1 **Ivan Gonzalez**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8668**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-03580-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ivan Gonzalez

**By the  
court:**December 4, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**